CrediCorp

NOTICE

Electronic Signing And Consent Order Notice

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UK direct lender
Short-term business credit to limited companies & LLPs

No personal guarantee
We never ask a director to guarantee the company's borrowing

100% cost cap
Total cost of credit is capped at 100% of the amount borrowed

1. Scope

This notice explains the portal signing journey for agreements and related documents presented through the authenticated customer portal. It is about signing method and evidence. It does not replace the commercial terms of the document being signed.

2. Review comes before consent

The portal presents the document for review before it unlocks the consent-and-sign section. The signing step is therefore ordered as:

1. review the document;
2. reach the end of the review surface;
3. complete the required consent confirmations;
4. apply the final typed signature and submit.

If the review step cannot complete properly, the signing step stays closed.

3. Consent order

Before a document can be signed, the portal presents the required consent items for that signing context. Each item must be confirmed before the sign button becomes active. The consent items are part of the signing record for that document and are not optional if the company wants to sign through the portal.

4. Supporting notices shown on the signing surface

The signing journey may present additional notices alongside the consent items, including:

- the voluntary 14-day withdrawal wording where that product offers it;
- the automated-decision and Article 22 notice for lending outcomes;

- any product-specific warnings or confirmations relevant to the document being signed.

Those notices are there so the company sees the relevant legal points in the same journey as the signature.

5. The signature event

The final signing action is an electronic signature event. The company signs by completing the portal journey and submitting the final signature control in the authenticated session. The signature event is linked to the document, the account, and the ordered consent confirmations that came immediately before it.

6. What we record

For the signing audit trail, we may record the date and time of signing, the IP address, the browser or device user agent, the session context, the typed-signature submission, and the linked OTP or step-up evidence used in the signing journey. That record exists so we can show what was signed, when it was signed, and which account session performed the action.

7. When signing is blocked

The portal may block signing where:

- the document does not belong to the signed-in account;
- the document is no longer signable;
- the document has been superseded, withdrawn, or voided;
- the portal cannot verify the session or complete the signing integrity checks.

If portal signing is blocked, that does not by itself cancel the underlying offer or agreement status. It means the electronic-signing route could not be completed in that state.

8. Copies and priority

A signed copy may be delivered by email and stored in the customer portal document library. That stored copy is for record-keeping and access. If any summary page or portal status text differs from the signed document itself, the signed document prevails.

About Credicorp Limited

Company: Credicorp Limited (UK)

Companies House: 16093826

ICO registration: ZC157682

Registered office: Suite Au31848, 9 Skyport Drive, Harmondsworth, West Drayton, UB7 0LB

Business: UK direct lender of short-term business credit to limited companies & LLPs

Official site: credicorp.co.uk

Independent UK business lender. Lending to companies is not a regulated credit agreement within Article 60B of the FSMA 2000 (Regulated Activities) Order 2001. No director personal guarantees; total cost of credit capped at 100% of principal. Verify this document and the company's official domains at **credicorp.co.uk/legal/**.